

Business Finance for Today's Economy

Panelists

9-9:45AM, 10-10:45AM & 11-11:45AM Conference Room 2/3

Mike Marlett - Vice President, Small Business Relationship Manager, TD Bank

Mr. Marlett is a 30-year veteran of banking, having started his career in 1983 with Rainier National Bank in Seattle, WA. In 1994, he moved to Charleston, SC to expand on his commercial banking and in December, 2010, he moved to the DC-Metro area on a transfer within TD Bank. A West Coast native, he grew up in Portland OR, graduated in 1983 from the University of Oregon in Business and later obtained his MBA in Finance from the University of Colorado at Boulder in 1988. He resides in Sterling with his wife - a Department of State contractor - and their 16-year old daughter.

Jim Curry – Senior Vice President/Commercial Lending, Freedom Bank of Virginia.

In his capacity as the Senior VP/Commercial lending Mr. Curry works with business owners to support their companies in every aspect of their banking needs. Prior to Freedom, Mr. Curry held commercial lending positions with both community banks as well as larger financial institutions. He has also owned two businesses including a start-up, and was the SVP/ National Sales Manager for a publicly traded non-bank finance company. Mr. Curry holds an MBA and a B.S. in Finance. He has extensive SBA 7(a) and 504 lending experience.

Pauline Leitch – Director, Women's Business Center, Community Business Partnership

Pauline Leitch has worked for Community Business Partnership since 1999. She was the Director of the Business Finance Center for twelve years, and has been the Director of the Women's Business Center since October 2011. Pauline has managed three loan funds in excess of \$1 million. She is highly skilled in assisting small business start-ups create and understand their cash flow statements and in analyzing financial statements for existing businesses. She has more than ten years of experience in microenterprise development and over twelve years extensive financial management experience. Ms. Leitch is excited to bring her knowledge and experience to the Women's Business Center to help women realize the dream of owning their own small business. She is a Certified Instructor for NxLevel, Fasttrac and Franklin Covey's 7 Habits for Managers. Born and educated in England, Ms. Leitch proudly became a naturalized American in 2004.

Raymond Goodrich – Executive Vice President and Chief Lending Officer, Chain Bridge Bank, N.A.

A senior banking professional for the past 20 years, Mr. Goodrich is a seasoned professional drawing experience from his work with Allfirst, Provident Bank, and M&T. Mr. Goodrich's specialties and in-depth knowledge of small business development and lending, consumer lending, sales management and investment and insurance make him a valuable asset in the financial services industry. Mr. Goodrich has an extensive background in design and execution of customer attraction, retention and development strategies. As a passionate leader, he has worked with large and small teams to successfully accomplish objectives. He was raised in both the United States and Europe, is fluent in Italian, French and Spanish, and currently resides with his wife in Vienna, Virginia.

Karlene Robinson – Business Finance Director, Community Business Partnership, Bestselling Author

Karlene Sinclair-Robinson, dubbed "The Queen of Business Financing" is the Bestselling Author of 'Spank The Bank: THE Guide To Alternative Business Financing' and 'The Small Business Owner's Guide to Alternative Funding: What The Small Business Owner MUST Know To Get Through These Financial Times'. She is a seasoned entrepreneur with over 12 years experience through multiple businesses and has helped numerous clients' access millions of dollars for their businesses. Karlene focuses on business and financing strategies that help startups and small businesses through growth or survival periods. Named Business Finance Director of the Community Business Partnership (CBP) in April of 2012, a non-profit organization supporting small businesses based in Springfield, Virginia, she is also a Speaker, Alternative Financing Expert and Instructor for both PG Community College Workforce Division and FCPS Adult Continuing Education Division. Karlene is originally from Montego Bay, Jamaica. She currently resides in Alexandria, VA with her family and is an active parent with Fairfax County Public School (FCPS). She is also a Girl Scouts Leader and supporter of special needs families.